OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

INTEREST RATE RISK EXPOSURE REPORT
(Balances in $Mil)

*** INTEREST RATE SENSITIVITY OF NET PORTFOLIO VALUE (NPV) ***

Change in Rates	Net Portfolio Value $ Amount	$ Change	% Change	NPV as % of PV of Assets NPV Ratio	Change
+300 bp	75,649	-26,789	-26 %	8.13 %	-234 bp
+200 bp	87,642	-14,795	-14 %	9.23 %	-124 bp
+100 bp	96,835	-5,602	-5 %	10.03 %	-44 bp
0 bp	102,438			10.47 %	
-100 bp	103,386	949	+1 %	10.48 %	+1 bp
-200 bp	104,302	1,865	+2 %	10.48 %	+1 bp

*** RISK MEASURES: 200 BP RATE SHOCK ***	09/30/2001
Pre-Shock NPV Ratio: NPV as % of PV of Assets	10.47 %
Post-Shock NPV Ratio	9.23 %
Sensitivity Measure: Decline in NPV Ratio	124 bp

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

	*** Change in Interest Rates ***								
*** ASSETS ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
MORTGAGE LOANS & SECURITIES									
Fixed-Rate Single-Family									
First-Mortgage Loans & MBS:									
30-Yr Mortgage Loans	-	-	114,663	112,232	108,849	103,672	98,125	92,878	-
30-Yr Mortgage Securities ...	-	-	33,889	33,103	31,982	30,347	28,624	27,015	-
15-Year Mortgages & MBS	-	-	63,985	62,840	61,333	59,232	56,999	54,834	-
Balloon Mortgages & MBS	-	-	21,329	21,015	20,662	20,110	19,475	18,846	-
Adjustable-Rate Single Family									
First-Mortgage Loans & MBS:									
Current Market Index ARMs:									
6 Mo or Less Reset Freq....	-	-	15,829	15,738	15,654	15,571	15,469	15,326	-
7 Mo to 2 Yrs Reset Freq ..	-	-	60,702	59,952	59,280	58,671	58,005	57,160	-
2+ to 5 Yrs Reset Freq	-	-	67,552	66,196	64,777	63,218	61,469	59,540	-
Lagging Market Index ARMs:									
1 Mo Reset Freq............	-	-	117,228	116,332	115,389	114,332	112,991	111,273	-
2 Mo to 5 Yrs Reset Freq...	-	-	40,901	40,177	39,451	38,677	37,809	36,818	-
Multifamily & Nonresidential									
Mortgage Loans & Securities:									
Adjustable-Rate, Balloon	-	-	20,937	20,676	20,447	20,238	20,021	19,798	-
Adjustable-Rate, Fully-Amort.	-	-	41,557	41,143	40,761	40,390	40,025	39,658	-
Fixed-Rate, Balloon	-	-	14,354	13,739	13,160	12,615	12,100	11,614	-
Fixed-Rate, Fully-Amortizing	-	-	14,258	13,677	13,135	12,628	12,154	11,709	-
Construction & Land Loans:									
Adjustable-Rate	-	-	20,186	20,128	20,068	20,013	19,956	19,898	-
Fixed-Rate	-	-	6,455	6,284	6,126	5,980	5,843	5,716	-
Second Mtg Loans & Securities:									
Adjustable-Rate	-	-	18,971	18,930	18,888	18,850	18,811	18,771	-
Fixed-Rate	-	-	22,573	22,068	21,586	21,124	20,683	20,261	-
Other Assets Related to									
Mortgage Loans & Securities:									
Net Nonperforming Mtg Loans .	-	-	914	900	883	863	842	820	-
Accrued Interest Receivable .	-	-	3,828	3,828	3,828	3,828	3,828	3,828	-
Advances for Taxes/Insurance	-	-	272	272	272	272	272	272	-
Float on Escrows on Owned Mtg	-	-	121	217	393	577	711	815	-
Less: Value of Servicing on Mtgs									
Serviced by Others ...	-	-	-96	-101	-104	-102	-98	-94	-
*Mortgage Loans & Securities	-	-	700,601	689,547	677,029	661,308	644,312	626,943	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
NONMORTGAGE LOANS									
Commercial Loans:									
Adjustable-Rate	-	-	18,487	18,454	18,421	18,392	18,363	18,333	-
Fixed-Rate	-	-	13,703	13,106	12,548	12,026	11,537	11,079	-
Consumer Loans:									
Adjustable-Rate	-	-	13,348	13,321	13,295	13,271	13,246	13,221	-
Fixed-Rate	-	-	42,326	41,685	41,064	40,462	39,878	39,312	-
Other Assets Related to Nonmortgage Loans & Securities:									
Net Nonperforming Nonmtg Lns	-	-	-1,513	-1,496	-1,480	-1,465	-1,450	-1,436	-
Accrued Interest Receivable .	-	-	666	666	666	666	666	666	-
*Nonmortgage Loans	-	-	87,017	85,737	84,515	83,353	82,241	81,175	-
CASH, DEPOSITS, & SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	-	-	28,641	28,641	28,641	28,641	28,641	28,641	-
Equities & All Mutual Funds ...	-	-	3,895	3,748	3,577	3,411	3,248	3,088	-
Zero-Coupon Securities	-	-	834	808	785	766	749	734	-
Govt & Agency Securities	-	-	17,452	16,554	15,724	14,956	14,245	13,585	-
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	-	-	18,156	18,135	18,115	18,095	18,075	18,056	-
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	-	-	7,822	7,504	7,212	6,944	6,697	6,468	-
Mortgage-Derivative Securities:									
Valued by OTS	-	-	216	216	216	214	209	205	-
Valued by Institution	-	-	59,081	58,906	58,686	57,574	55,934	53,477	-
Structured Securities, Valued by Institution	-	-	9,786	9,628	9,424	9,002	8,560	8,183	-
Less: Valuation Allowances for Investment Securities ..	-	-	3	3	3	3	3	3	-
*Cash, Deposits, & Securities	-	-	145,881	144,137	142,379	139,600	136,356	132,434	-

OFFICE OF THRIFT SUPERVISION
ECONOMIC ANALYSIS DIVISION

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

	*** Change in Interest Rates ***								
*** ASSETS (Cont.) ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
REPOSSESSED ASSETS	-	-	934	934	934	934	934	934	-
REAL ESTATE HELD FOR INVESTMENT	-	-	494	494	494	494	494	494	-
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	-	-	366	364	354	325	288	247	-
OFFICE PREMISES & EQUIPMENT	-	-	8,437	8,437	8,437	8,437	8,437	8,437	-
*Subtotal	-	-	10,232	10,229	10,219	10,190	10,154	10,112	-
MORTGAGE LOAN SERVICING FOR OTHERS									
Fixed-Rate Servicing	-	-	4,568	5,134	6,903	8,643	9,277	9,330	-
Adj-Rate Servicing	-	-	1,246	1,364	1,434	1,457	1,461	1,456	-
Float on Mtgs Svc'd for Others	-	-	1,874	2,300	3,015	3,752	4,204	4,516	-
*Mtg Ln Servicing for Others	-	-	7,689	8,797	11,352	13,852	14,942	15,302	-
OTHER ASSETS									
Margin Account	-	-	-	-	-	-	-	-	-
Miscellaneous I	-	-	32,224	32,224	32,224	32,224	32,224	32,224	-
Deposit Intangibles:									
Retail CD Intangible	-	-	133	190	239	282	331	371	-
Transaction Acct Intangible .	-	-	2,624	3,666	4,700	5,736	6,769	7,572	-
MMDA Intangible	-	-	4,024	5,609	7,034	8,119	9,097	10,328	-
Passbook Account Intangible .	-	-	3,679	4,928	6,227	7,579	8,733	9,771	-
Non-Int-Bearing Acct Intang .	-	-	980	1,787	2,554	3,283	3,981	4,644	-
*Other Assets	-	-	43,665	48,403	52,979	57,222	61,134	64,910	-
*** TOTAL ASSETS	-	-	995,083	986,850	978,473	965,525	949,139	930,877	-

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

*** LIABILITIES ***	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
DEPOSITS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 12 Mo or Less ...	-	-	225,118	224,158	223,213	222,274	221,347	220,429	-
Maturing in 13 Mo or More ...	-	-	74,107	72,300	70,560	68,882	67,266	65,708	-
Variable-Rate, Fixed-Maturity .	-	-	3,832	3,829	3,827	3,825	3,822	3,820	-
Non-Maturity:									
Transaction Accts	-	-	45,577	45,577	45,577	45,577	45,577	45,577	-
MMDAs	-	-	106,924	106,924	106,924	106,924	106,924	106,924	-
Passbook Accts	-	-	59,445	59,445	59,445	59,445	59,445	59,445	-
Non-Interest-Bearing Accts ..	-	-	34,893	34,893	34,893	34,893	34,893	34,893	-
* Deposits	-	-	549,896	547,126	544,438	541,820	539,274	536,795	-
BORROWINGS									
Fixed-Rate, Fixed-Maturity:									
Maturing in 36 Mo or Less ...	-	-	153,054	152,141	151,244	150,363	149,498	148,649	-
Maturing in 37 Mo or More ...	-	-	19,339	18,423	17,564	16,758	16,000	15,287	-
Variable-Rate, Fixed-Maturity .	-	-	73,630	73,506	73,383	73,260	73,139	73,019	-
* Borrowings	-	-	246,023	244,070	242,191	240,382	238,637	236,954	-
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	-	-	8,599	8,599	8,599	8,599	8,599	8,599	-
Other Escrow Accounts	-	-	1,460	1,415	1,374	1,335	1,298	1,263	-
Collat. Mtg Securities Issued .	-	-	2,558	2,556	2,554	2,552	2,550	2,548	-
Miscellaneous I	-	-	22,005	22,005	22,005	22,005	22,005	22,005	-
Miscellaneous II	-	-	-	-	-	-	-	-	-
*Other Liabilities	-	-	34,621	34,575	34,532	34,491	34,452	34,415	-
SELF-VALUED	-	-	58,929	57,132	55,610	54,377	53,258	52,785	-
*** TOTAL LIABILITIES	-	-	889,470	882,903	876,771	871,068	865,621	860,950	-

PRESENT VALUE ESTIMATES BY INTEREST RATE SCENARIO
(Balances in $Mil)

*** Change in Interest Rates ***

* OFF-BALANCE-SHEET POSITIONS *	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs & Balloon/2-Step Mortgages	-	-	1,558	1,097	243	-931	-2,057	-3,083	-
ARMs	-	-	127	95	60	18	-37	-111	-
Other Mortgages	-	-	120	77	-	-111	-227	-339	-
FIRM COMMITMENTS									
Purchase/Originate Mtgs & MBS .	-	-	1,713	1,128	245	-843	-1,881	-2,832	-
Sell Mortgages & MBS	-	-	-6,032	-3,896	-652	3,283	7,014	10,408	-
Purchase Non-Mortgage Items ...	-	-	6	3	-	-3	-6	-9	-
Sell Non-Mortgage Items	-	-	-3	-2	-	2	3	5	-
OPTIONS ON MORTGAGES & MBS	-	-	5	3	3	14	39	65	-
INTEREST-RATE SWAPS									
Pay Fixed, Receive Floating ...	-	-	-2,031	-1,458	-838	-251	303	828	-
Pay Floating, Receive Fixed ...	-	-	747	515	283	67	-133	-317	-
Basis Swaps	-	-	1	1	1	1	0	0	-
Swaptions	-	-	98	173	264	362	463	564	-
INTEREST-RATE CAPS	-	-	0	1	3	7	15	31	-
INTEREST-RATE FLOORS	-	-	27	14	6	2	1	1	-
FUTURES	-	-	-25	-13	-	12	25	38	-
OPTIONS ON FUTURES	-	-	7	4	2	10	37	59	-
CONSTRUCTION LIP	-	-	4	-136	-263	-380	-489	-590	-
SELF-VALUED	-	-	2,367	1,831	1,379	1,119	1,055	1,005	-
*** OFF-BALANCE-SHEET POSITIONS	-	-	-1,311	-561	735	2,378	4,124	5,721	-

*** NET PORTFOLIO VALUE ***

	-400 bp	-300 bp	-200 bp	-100 bp	No Change	+100 bp	+200 bp	+300 bp	+400 bp
ASSETS	-	-	995,083	986,850	978,473	965,525	949,139	930,877	-
- LIABILITIES	-	-	889,470	882,903	876,771	871,068	865,621	860,950	-
+ OFF-BALANCE-SHEET POSITIONS ..	-	-	-1,311	-561	735	2,378	4,124	5,721	-
*** NET PORTFOLIO VALUE	-	-	104,302	103,386	102,438	96,835	87,642	75,649	-

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
MORTGAGE LOANS & SECURITIES				
Fixed-Rate Single-Family				
First-Mortgage Loans & MBS:				
30-Yr Mortgage Loans	105,618	108,849	103.06	3.9
30-Yr Mortgage Securities ...	31,139	31,982	102.71	4.3
15-Year Mortgages & MBS	59,446	61,333	103.18	2.9
Balloon Mortgages & MBS	20,047	20,662	103.07	2.2
Adjustable-Rate Single Family				
First-Mortgage Loans & MBS:				
Current Market Index ARMs:				
6 Mo or Less Reset Freq....	15,528	15,654	100.81	0.5
7 Mo to 2 Yrs Reset Freq ..	57,905	59,280	102.37	1.1
2+ to 5 Yrs Reset Freq	62,364	64,777	103.87	2.3
Lagging Market Index ARMs:				
1 Mo Reset Freq............	110,819	115,389	104.12	0.9
2 Mo to 5 Yrs Reset Freq...	38,047	39,451	103.69	1.9
Multifamily & Nonresidential				
Mortgage Loans & Securities:				
Adjustable-Rate, Balloon	20,341	20,447	100.52	1.1
Adjustable-Rate, Fully-Amort.	40,663	40,761	100.24	0.9
Fixed-Rate, Balloon	12,572	13,160	104.68	4.3
Fixed-Rate, Fully-Amortizing	12,710	13,135	103.34	4.0
Construction & Land Loans:				
Adjustable-Rate	20,153	20,068	99.58	0.3
Fixed-Rate	6,201	6,126	98.79	2.5
Second Mtg Loans & Securities:				
Adjustable-Rate	19,168	18,888	98.54	0.2
Fixed-Rate	20,765	21,586	103.95	2.2
Other Assets Related to				
Mortgage Loans & Securities:				
Net Nonperforming Mtg Loans .	883	883	100.00	2.1
Accrued Interest Receivable .	3,828	3,828	100.00	0.0
Advances for Taxes/Insurance	272	272	100.00	0.0
Float on Escrows on Owned Mtg		393		-45.7
Less: Value of Servicing on Mtgs				
Serviced by Others ...		-104		-0.3
*Mortgage Loans & Securities	658,466	677,029	102.82	2.1

NOTE: Effective duration is calculated as the average of the percentage changes in present value resulting from rate shocks of +100 and -100 basis points.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
NONMORTGAGE LOANS				
Commercial Loans:				
Adjustable-Rate	18,492	18,421	99.62	0.2
Fixed-Rate	12,334	12,548	101.73	4.3
Consumer Loans:				
Adjustable-Rate	13,379	13,295	99.38	0.2
Fixed-Rate	39,914	41,064	102.88	1.5
Other Assets Related to Nonmortgage Loans & Securities:				
Net Nonperforming Nonmtg Lns	-1,480	-1,480	100.00	1.1
Accrued Interest Receivable .	666	666	100.00	0.0
*Nonmortgage Loans	83,305	84,515	101.45	1.4
CASH, DEPOSITS, & SECURITIES				
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos .	28,641	28,641	100.00	0.0
Equities & All Mutual Funds ...	3,577	3,577	100.00	4.7
Zero-Coupon Securities	754	785	104.17	2.7
Govt & Agency Securities	14,669	15,724	107.19	5.1
Term Fed Funds, Term Repos, & Interest-Earning Deposits .	18,089	18,115	100.14	0.1
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	7,631	7,212	94.50	3.9
Mortgage-Derivative Securities:				
Valued by OTS	216	216	100.00	0.5
Valued by Institution	58,537	58,686	100.26	1.1
Structured Securities, Valued by Institution	9,476	9,424	99.45	3.3
Less: Valuation Allowances for Investment Securities ..	3	3	100.00	2.2
*Cash, Deposits, & Securities	141,588	142,379	100.56	1.6

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** ASSETS (Cont.) ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
REPOSSESSED ASSETS	934	934	100.00	0.0
REAL ESTATE HELD FOR INVESTMENT	494	494	100.00	0.0
INVESTMENT IN UNCONSOLIDATED SUBORDINATE ORGANIZATIONS	354	354	100.00	5.4
OFFICE PREMISES & EQUIPMENT	8,437	8,437	100.00	0.0
*Subtotal	10,219	10,219	100.00	0.2
MORTGAGE LOAN SERVICING FOR OTHERS				
Fixed-Rate Servicing		6,903		-25.4
Adj-Rate Servicing		1,434		-3.3
Float on Mtgs Svc'd for Others		3,015		-24.1
*Mtg Ln Servicing for Others		11,352		-22.3
OTHER ASSETS				
Purchased & Excess Servicing ..	11,128			
Margin Account	-	-	-	-
Miscellaneous I	32,224	32,224	100.00	0.0
Miscellaneous II	7,501			
Deposit Intangibles:				
Retail CD Intangible		239		-19.1
Transaction Acct Intangible .		4,700		-22.0
MMDA Intangible		7,034		-17.8
Passbook Account Intangible .		6,227		-21.3
Non-Int-Bearing Acct Intang .		2,554		-29.3
*Other Assets	50,853	52,979		
UNREALIZED GAINS (LOSSES) LESS UNAMORTIZED YIELD ADJUSTMENTS .	3,769			
*** TOTAL ASSETS	948,200	978,473	103/101*	1.1/1.6*

*Including/excluding deposit intangible values.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

*** LIABILITIES ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration
DEPOSITS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 12 Mo or Less ...	220,649	223,213	101.16	0.4
Maturing in 13 Mo or More ...	67,211	70,560	104.98	2.4
Variable-Rate, Fixed-Maturity .	3,799	3,827	100.72	0.1
Non-Maturity:				
Transaction Accts	45,577	45,577	100/ 90*	0.0/2.5*
MMDAs	106,924	106,924	100/ 93*	0.0/1.3*
Passbook Accts	59,445	59,445	100/ 90*	0.0/2.5*
Non-Interest-Bearing Accts ..	34,893	34,893	100/ 93*	0.0/2.3*
* Deposits	538,499	544,438	101/ 97*	0.5/1.4*
BORROWINGS				
Fixed-Rate, Fixed-Maturity:				
Maturing in 36 Mo or Less ...	149,295	151,244	101.31	0.6
Maturing in 37 Mo or More ...	16,414	17,564	107.01	4.7
Variable-Rate, Fixed-Maturity .	73,417	73,383	99.95	0.2
* Borrowings	239,125	242,191	101.28	0.8
OTHER LIABILITIES				
Escrow Accounts				
For Mortgages	8,599	8,599	100.00	0.0
Other Escrow Accounts	1,535	1,374	89.46	2.9
Collat. Mtg Securities Issued .	2,546	2,554	100.32	0.1
Miscellaneous I	22,005	22,005	100.00	0.0
Miscellaneous II	3,297			
*Other Liabilities	37,983	34,532	90.91	0.1
SELF-VALUED	53,468	55,610	104.01	2.5
UNAMORTIZED YIELD ADJUSTMENTS ..	48			
*** TOTAL LIABILITIES	869,122	876,771	101/ 98**	0.7/1.2**

*Excluding/including deposit intangible values listed on asset side of report.

**Excluding/including deposit intangible values.

PRESENT VALUE-TO-FACE VALUE RATIOS AND EFFECTIVE DURATIONS
(Balances in $Mil)

* OFF-BALANCE-SHEET POSITIONS *	Present Value Estimate
OPTIONAL COMMITMENTS TO ORIGINATE	
FRMs & Balloon/2-Step Mortgages	243
ARMs	60
Other Mortgages	-
FIRM COMMITMENTS	
Purchase/Originate Mtgs & MBS .	245
Sell Mortgages & MBS	-652
Purchase Non-Mortgage Items ...	-
Sell Non-Mortgage Items	-
OPTIONS ON MORTGAGES & MBS	3
INTEREST-RATE SWAPS	
Pay Fixed, Receive Floating ...	-838
Pay Floating, Receive Fixed ...	283
Basis Swaps	1
Swaptions	264
INTEREST-RATE CAPS	3
INTEREST-RATE FLOORS	6
FUTURES	-
OPTIONS ON FUTURES	2
CONSTRUCTION LIP	-263
SELF-VALUED	1,379
	=========
*** OFF-BALANCE-SHEET POSITIONS	735

*** PORTFOLIO EQUITY ***	Face Value	Present Value Estimate	PV as % of Face	Effective Duration	
ASSETS	948,200	978,473	103/101*	1.1/1.6*	*Including/excluding deposit intangible values.
- LIABILITIES	869,122	876,771	101/ 98**	0.7/1.2**	**Excluding/including deposit intangible values.
+ OFF-BALANCE-SHEET POSITIONS ..		735			
	=========	=========			
*** NET PORTFOLIO VALUE	79,078	102,438	129.54	3.2	

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS

FIXED-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:		Coupon: Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
30-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	20,962	56,978	15,070	6,444	6,182
WARM (in months)		328 mo	328 mo	312 mo	268 mo	260 mo
WAC		6.58%	7.32%	8.35%	9.41%	10.99%
$ of Which Are FHA or VA Guaranteed	$	900	3,978	1,746	1,658	1,592
Securities Backed By Conventional Mortgages	$	13,443	4,843	2,191	547	163
WARM (in months)		328 mo	311 mo	296 mo	236 mo	182 mo
Wtd Avg Pass-Thru Rate		6.45%	7.24%	8.22%	9.20%	10.43%
Securities Backed By FHA or VA Mortgages	$	4,303	2,865	1,432	1,155	204
WARM (in months)		343 mo	320 mo	282 mo	238 mo	177 mo
Wtd Avg Pass-Thru Rate		6.38%	7.26%	8.12%	9.12%	10.48%
15-YEAR MORTGAGES AND MBS:						
Mortgage Loans	$	22,952	16,864	5,024	1,686	1,365
WAC		6.57%	7.34%	8.33%	9.37%	11.19%
Mortgage Securities	$	8,769	2,424	341	49	14
Wtd Avg Pass-Thru Rate		6.20%	7.13%	8.14%	9.22%	10.74%
WARM (of Loans & Securities)		151 mo	143 mo	138 mo	116 mo	115 mo
BALLOON MORTGAGES AND MBS:						
Mortgage Loans	$	6,077	8,649	2,221	597	704
WAC		6.62%	7.38%	8.31%	9.36%	11.86%
Mortgage Securities	$	1,568	257	6	1	0
Wtd Avg Pass-Thru Rate		6.11%	7.12%	8.04%	9.36%	10.81%
WARM (of Loans & Securities)		71 mo	76 mo	77 mo	88 mo	111 mo

Total Fixed-Rate Single-Family First Mortgage Loans and Mortgage-Backed Securities . . . . $ 216,352

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

ADJUSTABLE-RATE SINGLE-FAMILY FIRST MORTGAGE LOANS & MORTGAGE-BACKED SECURITIES:	Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
TEASER ARMS:					
Balances Currently Subject to Intro Rates . . $	689	2,147	739	6,744	200
WAC	5.84%	6.90%	7.73%	5.54%	7.07%
NON-TEASER ARMS:					
Balances of All Non_Teaser ARMs . . . . $	14,848	55,902	61,656	104,075	37,850
Wtd Avg Margin (in bp)	281 bp	317 bp	285 bp	256 bp	264 bp
WAC	7.59%	7.67%	7.41%	7.15%	7.51%
WARM (in months)	288 mo	302 mo	348 mo	333 mo	315 mo
Wtd Avg Time Until Next Payment Reset (mo) .	4 mo	12 mo	44 mo	4 mo	29 mo

Total Adjustable-Rate Single-Family First Mortgage Loans & Mortgage-Backed Securities . . . . $ 284,849

MEMO ITEMS FOR ALL ARMS (Reported at CMR185)

ARM BALANCES BY DISTANCE TO LIFETIME CAP	Current Market Index ARMs by Coupon Reset Frequency: 6 Mo or Less	7 Mo to 2 Yrs	2+ to 5 Yrs	Lagging Market Index ARMs By Coupon Reset Frequency: 1 Month	2 Mo to 5 Yrs
Balances w/Coupon Within 200 bp of Lifetime Cap $	548	1,346	248	2,229	436
Wtd Avg Distance from Lifetime Cap (in bp) .	153 bp	161 bp	155 bp	158 bp	163 bp
Balances w/Coupon 201-400 bp from Lifetime Cap $	3,850	9,384	2,128	15,349	9,748
Wtd Avg Distance from Lifetime Cap	314 bp	326 bp	342 bp	325 bp	351 bp
Balances w/Coupon Over 400 bp from Lifetime Cap $	10,231	46,007	59,172	92,770	27,482
Wtd Avg Distance from Lifetime Cap	586 bp	589 bp	543 bp	514 bp	489 bp
Balances Without Lifetime Cap . . . . $	907	1,312	847	471	385
ARM CAP & FLOOR DETAIL					
Balances Subject to Periodic Rate Caps . . . . $	8,811	51,078	47,709	1,764	21,921
Wtd Avg Periodic Rate Cap (in bp)	144 bp	187 bp	231 bp	219 bp	180 bp
Balances Subject to Periodic Rate Floors . . . $	7,376	46,110	45,126	1,445	20,754
MBS INCLUDED IN ARM BALANCES . . . . $	2,129	8,636	1,599	29,194	2,156

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS-Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances . . . . $	20,342	40,681
WARM (in months)	81 mo	226 mo
Remaining Term to Full Amort. .	277 mo	
Rate Index Code	0	0
Margin (in bp)	252 bp	250 bp
Reset Frequency	20 mo	12 mo
MEMO: ARMs w/300 bp of Life Cap		
Balances . . . . $	1,146	999
WA Distance to Lifetime Cap .	152 bp	153 bp
Fixed-Rate:		
Balances . . . . $	12,572	12,717
WARM (in months)	70 mo	113 mo
Remaining Term to Full Amort. .	270 mo	
WAC	7.96%	8.20%

CONSTRUCTION & LAND LOANS	Adj. Rate	Fixed Rate
Balances . . . . $	20,230	6,227
WARM (in months)	22 mo	49 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	145 bp	8.33%
Reset Frequency	2 mo	

SECOND MORTGAGE LOANS & SECURITIES	Adj. Rate	Fixed Rate
Balances . . . . $	19,205	20,770
WARM (in months)	157 mo	146 mo
Rate Index Code	0	
Margin (bp) in Col 1; WAC in Col 2	93 bp	9.27%
Reset Frequency (in months) . . .	2 mo	

ASSETS--Continued

	Adjustable Rate	Fixed Rate
COMMERCIAL LOANS		
Balances . . . . $	18,496	12,339
WARM (in months)	53 mo	69 mo
Margin in Col 1 (bp); WAC in Col 2	172 bp	7.79%
Reset Frequency	3 mo	
Rate Index Code	0	
CONSUMER LOANS		
Balances . . . . $	13,381	39,919
WARM (in months)	53 mo	54 mo
Rate Index Code	0	
Margin in Col 1 (bp); WAC in Col 2	580 bp	11.67%
Reset Frequency	1 mo	

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE	High Risk	Low Risk
Collateralized Mtg Obligations:		
Floating Rate . . . . $	396	17,113
Fixed Rate:		
Remaining WAL <= 5 Years . . . $	7,212	30,314
Remaining WAL 5-10 Years . . . $	607	2,038
Remaining WAL over 10 Years . $	235	
Super Floaters . . . . $	2	
Inverse Floaters & Super POs . . $	8	
Other . . . . $	31	29
CMO Residuals: $		
Fixed-Rate . . . . $	36	13
Floating-Rate . . . . $	38	442
Stripped Mortgage-Backed Securities:		
Interest-Only MBS . . . . $	226	0
WAC . . . . $	8.21%	7.65%
Principal-Only MBS . . . . $	14	0
WAC	7.59%	10.48%
Total Mortgage-Derivative Securities-Book Value . $	8,805	49,950

AGGREGATE SCHEDULE CMR REPORT
(Balances in $Mil)

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 7%	7.00 to 7.99%	8.00 to 8.99%	9.00 to 9.99%	10.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced . . . . $	165,632	307,224	102,495	24,923	15,160
WARM (in months)	261 mo	298 mo	295 mo	250 mo	210 mo
Wtd Avg Servicing Fee (in bp)	38 bp	41 bp	44 bp	46 bp	52 bp
Total # of Fixed-Rate Loans Serviced That Are:					
Conventional Loans	4,681,720				
FHA/VA Loans	1,787,150				
Subserviced by Others	194,507 lns				

Adjustable-Rate Mortgage Loan Servicing	Index on Serviced Loan Current Mkt	Lagging Mkt
Balances Serviced . . . . $	54,640	49,024
WARM (in months)	298 mo	293 mo
Wtd Avg Servicing Fee (in bp)	43 bp	62 bp

Total # of Adjustable-Rate Loans Serviced 852,778 lns
Of Which, Number Subserviced By Others . 9,319 lns

Total Balances of Mortgage Loans Serviced for Others . . . . $ 719,098

CASH, DEPOSITS, & SECURITIES	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos. . . $	28,649		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115 . . . . $	3,579		
Zero-Coupon Securities . . . . $	754	4.19%	28 mo
Government & Agency Securities . . . . $	14,678	5.77%	79 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits . . . . $	18,109	3.51%	1 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.) . . $	7,631	5.71%	76 mo
Structured Securities . . . . $	9,478		
Total Cash, Deposits, & Securities . . . . $	82,879		

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

ASSETS--Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	4,514
Accrued Interest Receivable	$	3,830
Advances for Taxes and Insurance	$	272
Less: Unamortized Yield Adjustments	$	-1,513
Valuation Allowances	$	3,628
Unrealized Gains (Losses)	$	1,385

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	$	838
Accrued Interest Receivable	$	666
Less: Unamortized Yield Adjustments	$	-292
Valuation Allowances	$	2,318
Unrealized Gains (Losses)	$	5

REAL ESTATE HELD FOR INVESTMENT	$	494
REPOSSESSED ASSETS	$	934
EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)	$	354
OFFICE PREMISES AND EQUIPMENT	$	8,440

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	$	322
Less: Unamortized Yield Adjustments	$	-251
Valuation Allowances	$	3

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$	11,133
Margin Account	$	0
Miscellaneous I	$	32,231
Miscellaneous II	$	7,501

TOTAL ASSETS	$	948,741

* MEMORANDUM ITEMS *

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	$	2,243
Loans Secured by Real Estate Reported as Consumer Loans at SC34	$	8,631
Market Value of Equity Securities & Mutual Funds Reported at CMR464:		
Equity Secur. & Non-Mtg-Related Mutual Funds	$	2,572
Mortgage-Related Mutual Funds	$	1,008
Mortgage Loans Serviced by Others:		
Fixed-Rate Mortgage Loans Serviced	$	28,228
Wtd Avg Servicing Fee (in bp)		25 bp
Adjustable-Rate Mortgage Loans Serviced	$	44,820
Wtd Avg Servicing Fee (in bp)		27 bp
Credit Card Balances Expected to Pay Off in Grace Period	$	1,580

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:		Original Maturity in Months: 12 or Less	13 to 36	37 or More		Early Withdrawal During Quarter (Optional)
Balances Maturing in 3 Months or Less	$	66,942	20,813	1,423	$	1,802
WAC		4.85%	6.33%	6.02%		
WARM (in months)		2 mo	2 mo	2 mo		
Balances Maturing in 4 to 12 Months	$	82,588	45,358	3,750	$	2,769
WAC		4.36%	5.94%	5.98%		
WARM (in months)		7 mo	8 mo	8 mo		
Balances Maturing in 13 to 36 Months	$		39,562	10,501	$	828
WAC			5.21%	6.01%		
WARM (in months)			20 mo	25 mo		
Balances Maturing in 37 or More Months	$			17,203	$	417
WAC				6.27%		
WARM (in months)				56 mo		

Total Fixed-Rate, Fixed-Maturity Deposits . . . . $ 288,140

Memo: Fixed-Rate, Fixed-Maturity Deposit Detail:		Original Maturity in Months: 12 or Less	13 to 36	Over 36
Balances in Brokered Deposits	$	6,604	6,683	6,663
Deposits with Early-Withdrawal Penalities Stated in Terms of Months of Foregone Interest:				
Balances Subject to Penalty	$	129,170	88,063	23,387
Penalty in Months of Forgone Interest (expressed to two decimal palces; e.g., x.xx)		3.11 mo	5.36 mo	7.33 mo
Balances in New Accounts (Optional)	$	1,189	1,114	478

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES--Continued

FIXED-RATE, FIXED-MATURITY BORROWINGS:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT

Remaining Maturity in Months

Balances by Coupon Class:		0 to 3	4 to 36	37 or More	WAC
Under 5.00 %	$	84,551	17,337	1,335	3.40%
5.00 to 5.99 %	$	1,455	17,967	5,584	5.47%
6.00 to 6.99 %	$	4,170	17,057	5,951	6.52%
7.00 to 7.99 %	$	357	6,253	2,043	7.29%
8.00 to 8.99 %	$	35	151	904	8.36%
9.00 to 9.99 %	$	0	14	316	9.23%
10.00 to 10.99 %	$	0	2	119	10.11%
11.00% and Above	$	0	3	182	12.05%
WARM		1 mo	17 mo	70 mo	

Total Fixed-Rate, Fixed-Maturity Borrowings . . . . $ 165,785

MEMO: Variable-Rate, Fixed Maturity Liabilities
(from Supplemental Reporting) . . . . $ 130,700

MEMO: Book Value of Redeemable Preferred Stock . . . $ 0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

NON-MATURITY DEPOSITS	Total Balances	WAC	Balances in New Accounts (Optional)
Transaction Accounts	$ 45,607	1.53%	$ 250
Money Market Deposit Accounts (MMDAs)	$ 106,968	3.01%	$ 320
Passbook Accounts	$ 59,469	2.22%	$ 144
Non-Interest-Bearing Non-Maturity Deposits	$ 34,913		$ 49

ESCROW ACCOUNTS	Total Balances	WAC
Escrow for Mortgages Held in Portfolio	$ 2,349	0.39%
Escrow for Mortgages Serviced for Others	$ 6,251	0.56%
Other Escrows	$ 1,535	0.16%
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$ 257,093	

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$ 85
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$ -37
OTHER LIABILITIES	
Collateralized Mortgage Securities Issued	$ 2,546
Miscellaneous I	$ 22,013
Miscellaneous II	$ 3,297
TOTAL LIABILITIES	$ 869,623
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$ 1,309
EQUITY CAPITAL	$ 77,818
TOTAL LIABILITIES, MINORITY INTEREST, & CAPITAL	$ 948,749

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

OFF-BALANCE-SHEET POSITIONS

OFF-BALANCE-SHEET CONTRACT POSITIONS	(1) Contract Code	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1.	0000	$ 0	0	0.00	0.00
2.	0000	$ 0	0	0.00	0.00
3.	0000	$ 0	0	0.00	0.00
4.	0000	$ 0	0	0.00	0.00
5.	0000	$ 0	0	0.00	0.00
6.	0000	$ 0	0	0.00	0.00
7.	0000	$ 0	0	0.00	0.00
8.	0000	$ 0	0	0.00	0.00
9.	0000	$ 0	0	0.00	0.00
10.	0000	$ 0	0	0.00	0.00
11.	0000	$ 0	0	0.00	0.00
12.	0000	$ 0	0	0.00	0.00
13.	0000	$ 0	0	0.00	0.00
14.	0000	$ 0	0	0.00	0.00
15.	0000	$ 0	0	0.00	0.00
16.	0000	$ 0	0	0.00	0.00

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported	# of Positions
Reported Above at CMR801-CMR880	0
Reported Using Optional Supplemental Reporting	0
Self-Valued & Reported as "Additional" Positions at CMR911-CMR919	0

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
1002	optional commitment to originate 1-month COFI ARMs	18	$ 182	-	-	-
1004	optional commitment to originate 6-mo or 1-yr COFI ARMs	38	$ 37	-	-	-
1006	optional commitment to originate 6-mo or 1-yr Treasury/LIBOR ARMs	175	$ 2,071	-	-	-
1008	optional commitment to originate 3- or 5-yr Treasury ARMs	138	$ 2,190	-	-	-
1010	optional commitment to originate 5- or 7-yr balloon or 2-step mtgs	104	$ 378	-	-	-
1012	optional commitment to originate 10-, 15-, or 20-year FRMs	396	$ 4,495	-	-	-
1014	optional commitment to originate 25- or 30-year FRMs	345	$ 19,666	-	-	-
1016	optional commitment to originate "other" mortgages	247	$ 3,793	-	-	-
2002	commitment to purchase 1-mo COFI ARM loans, svc retained	-	$ 7	-	-	-
2004	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc retained	-	$ 1	-	-	-
2006	commitment to purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained	15	$ 36	-	-	-
2008	commitment to purchase 3- or 5-yr Treasury ARM loans, svc retained	10	$ 50	-	-	-
2010	commitment to purchase 5- or 7-yr balloon/2-step mtgs, svc retained	-	$ 1	-	-	-
2012	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc retained	24	$ 35	-	-	-
2014	commitment to purchase 25- or 30-yr FRM loans, svc retained	15	$ 37	-	-	-
2016	commitment to purchase "other" mortgage loans, svc retained	18	$ 133	-	-	-
2026	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc retained	-	$ 20	-	-	-
2028	commitment to sell 3- or 5-yr Treasury ARM loans, svc retained	-	$ 53	-	-	-
2030	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc retained	10	$ 145	-	-	-
2032	commitment to sell 10-, 15-, or 20-yr FRM loans, svc retained	87	$ 7,051	-	-	-
2034	commitment to sell 25- to 30-yr FRM loans, svc retained	105	$ 22,577	-	-	-
2036	commitment to sell "other" mortgage loans, svc retained	14	$ 300	-	-	-
2044	commitment to purchase 6-mo or 1-yr COFI ARM MBS	-	$ 7	-	-	-
2046	commitment to purchase 6-mo or 1-yr Treasury or LIBOR ARM MBS	7	$ 169	-	-	-
2050	commitment to purchase 5-yr or 7-yr balloon or 2-step MBS	-	$ 1	-	-	-
2052	commitment to purchase 10-, 15-, or 20-yr FRM MBS	15	$ 2,681	-	-	-
2054	commitment to purchase 25- to 30-year FRM MBS	19	$ 7,933	-	-	-
2056	commitment to purchase "other" MBS	-	$ 1	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2066	commitment to sell 6-mo or 1-yr Treasury or LIBOR ARM MBS	-	$ 66	-	-	-
2068	commitment to sell 3- or 5-yr Treasury ARM MBS	-	$ 2	-	-	-
2070	commitment to sell 5- or 7-yr balloon or 2-step MBS	-	$ 30	-	-	-
2072	commitment to sell 10-, 15-, or 20-yr FRM MBS	25	$ 4,637	-	-	-
2074	commitment to sell 25- or 30-yr FRM MBS	32	$ 19,896	-	-	-
2076	commitment to sell "other" MBS	-	$ 2	-	-	-
2081	commitment t/purchase low-risk floating-rate mtg derivative product	-	$ 37	-	-	-
2082	commitment to purchase low-risk fixed-rate mtg derivative product .	-	$ 12	-	-	-
2083	commitment to sell low-risk floating-rate mtg derivative product .	-	$ 188	-	-	-
2084	commitment to sell low-risk fixed-rate mtg derivative product . . .	-	$ 169	-	-	-
2088	commitment to sell high-risk mortgage derivative product	-	$ 21	-	-	-
2104	commitment to purchase 6-mo or 1-yr COFI ARM loans, svc released .	-	$ 0	-	-	-
2106	commit to purchase 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	9	$ 250	-	-	-
2108	commitment to purchase 3- or 5-yr Treasury ARM lns, svc released .	8	$ 27	-	-	-
2110	commit to purchase 5- or 7-yr balloon/2-step mtg lns, svc released	6	$ 41	-	-	-
2112	commitment to purchase 10-, 15-, or 20-yr FRM loans, svc released .	9	$ 105	-	-	-
2114	commitment to purchase 25- or 30-yr FRM loans, svc released	12	$ 1,046	-	-	-
2116	commitment to purchase "other" mortgage loans, svc released	-	$ 332	-	-	-
2126	commitment to sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released .	16	$ 838	-	-	-
2128	commitment to sell 3- or 5-yr Treasury ARM loans, svc released . .	17	$ 361	-	-	-
2130	commitment to sell 5- or 7-yr balloon/2-step mtg lns, svc released	9	$ 85	-	-	-
2132	commitment to sell 10-, 15-, or 20-yr FRM loans, svc released . . .	74	$ 1,005	-	-	-
2134	commitment to sell 25- or 30-yr FRM loans, svc released	123	$ 6,898	-	-	-
2136	commitment to sell "other" mortgage loans, svc released	20	$ 1,232	-	-	-
2204	firm commitment to originate 6-month or 1-yr COFI ARM loans	9	$ 16	-	-	-
2206	firm commitment to originate 6-mo or 1-yr Treasury or LIBOR ARM lns	42	$ 419	-	-	-
2208	firm commitment to originate 3- or 5-yr Treasury ARM loans	42	$ 151	-	-	-
2210	firm commitment to originate 5- or 7-yr balloon or 2-step mtg lns .	34	$ 80	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
2212	firm commitment to originate 10-, 15-, or 20-year FRM loans	140	$ 1,506	-	-	-
2214	firm commitment to originate 25- or 30-year FRM loans	120	$ 3,623	-	-	-
2216	firm commitment to originate "other" mortgage loans	85	$ 468	-	-	-
3010	option to purchase 5- or 7-yr balloon or 2-step mtgs	-	$ 1	-	-	-
3012	option to purchase 10-, 15-, or 20-yr FRMs	-	$ 4	-	-	-
3014	option to purchase 25- or 30-yr FRMs	-	$ 62	-	-	-
3016	option to purchase "other" mortgages	-	$ 1	-	-	-
3026	option to sell 6-mo or 1-yr Treasury or LIBOR ARMs	-	$ 220	-	-	-
3028	option to sell 3- or 5-year Treasury ARMs	-	$ 29	-	-	-
3030	option to sell 5- or 7-yr balloon or 2-step mtgs	-	$ 6	-	-	-
3032	option to sell 10-, 15-, or 20-year FRMs	10	$ 184	-	-	-
3034	option to sell 25- or 30-year FRMs	18	$ 296	-	-	-
3036	option to sell "other" mortgages	-	$ 8	-	-	-
3054	short option to purchase 25- or 30-yr FRMs	-	$ 10	-	-	-
3068	short option to sell 3- or 5-yr Treasury ARMs	-	$ 3	-	-	-
3072	short option to sell 10-, 15-, or 20-yr FRMs	-	$ 1	-	-	-
3074	short option to sell 25- or 30-yr FRMs	-	$ 12	-	-	-
3076	short option to sell "other" mortgages	-	$ 4	-	-	-
4002	commitment to purchase non-mortgage financial assets	80	$ 693	-	-	-
4006	commitment to purchase "other" liabilities	-	$ 15	-	-	-
4022	commitment to sell non-mortgage financial assets	9	$ 534	-	-	-
5002	interest rate swap: pay fixed, receive 1-month LIBOR	8	$ 3,345	-	-	-
5004	interest rate swap: pay fixed, receive 3-month LIBOR	12	$ 15,139	-	-	-
5006	interest rate swap: pay fixed, receive 6-month LIBOR	-	$ 550	-	-	-
5008	interest rate swap: pay fixed, receive COFI	-	$ 9	-	-	-
5010	interest rate swap: pay fixed, receive 3-month Treasury	-	$ 1,200	-	-	-
5024	interest rate swap: pay 1-month LIBOR, receive fixed	-	$ 2,803	-	-	-
5026	interest rate swap: pay 3-month LIBOR, receive fixed	-	$ 1,964	-	-	-

SCHEDULE CMR -- CONSOLIDATED MATURITY/RATE

AGGREGATE OFF-BALANCE-SHEET POSITIONS

Code	Off-Balance-Sheet Contract Position	(1) # Firms if #>5	(2) Notional Amount	(3) Maturity or Fees	(4) Price/ Rate #1	(5) Price/ Rate #2
5104	interest rate swaption: pay fixed, receive 3-month LIBOR	-	$ 4,850	-	-	-
5502	interest rate swap, amortizing: pay fixed, receive 1-month LIBOR .	-	$ 74	-	-	-
5572	interest rate swap, amortizing: pay 1-mo LIBOR, receive MBS coupon	-	$ 27	-	-	-
6002	interest rate cap based on 1-month LIBOR	-	$ 1,459	-	-	-
6004	interest rate cap based on 3-month LIBOR	16	$ 1,937	-	-	-
6010	interest rate cap based on 1-year Treasury	-	$ 100	-	-	-
6020	interest rate cap based on cost-of-funds index (COFI)	-	$ 401	-	-	-
6022	interest rate cap based on the prime rate	-	$ 100	-	-	-
6032	short interest rate cap based on 1-month LIBOR	-	$ 32	-	-	-
6034	short interest rate cap based on 3-month LIBOR	-	$ 20	-	-	-
6040	short interest rate cap based on 1-year Treasury	-	$ 3	-	-	-
6050	short interest rate cap based on cost-of-funds index	-	$ 401	-	-	-
7002	interest rate floor based on 1-month LIBOR	-	$ 37	-	-	-
7010	interest rate floor based on 1-year Treasury	-	$ 3	-	-	-
7018	interest rate floor based on 10-year Treasury	-	$ 630	-	-	-
7032	short interest rate floor based on 1-month LIBOR	-	$ 12	-	-	-
8010	long futures contract on 10-year Treasury note	-	$ 65	-	-	-
8038	short futures contract on 5-year Treasury note	-	$ 5	-	-	-
8046	short futures contract on 3-month Eurodollar	-	$ 6,722	-	-	-
9010	long call option on 10-year Treasury note futures contract	-	$ 43	-	-	-
9034	long put option on 10-year Treasury note futures contract	-	$ 8	-	-	-
9036	long put option on Treasury bond futures contract	-	$ 254	-	-	-
9082	short put option on 10-year Treasury note futures contract	-	$ 47	-	-	-
9502	fixed-rate construction loans in process	435	$ 3,270	-	-	-
9512	adjustable-rate construction loans in process	263	$ 5,395	-	-	-